

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Robert Kenneth Pliha Confirmation No. 5403
SERIAL NO.: 09/880,430 Group Art Unit: 3688
FILED: June 13, 2001 Examiner: Jean D. Janvier
FOR: SYSTEMS AND METHODS FOR DISTRIBUTING
TARGETED INCENTIVES TO FINANCIAL INSTITUTION
CUSTOMERS

MAIL STOP AF
Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

Attorney Docket No.: 47423/252726
Date: January 6, 2009

Certificate of Electronic Filing

I hereby certify that this correspondence is
being electronically filed with The United
States Patent Office via EFS Web, on January
6, 2009.

/Gina Hamrick/

Gina Hamrick

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Sir:

In response to the final Office Action dated October 7, 2008, Applicant
submits the following amendments and remarks.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims that begins
on page 3 of this paper.

Remarks begin on page 15 of this paper.

Conclusion begins on page 25 of this paper.